

दिनांक. 30.04.2025

TITLE SEARCH & LEGAL SCRUTINY REPORT

(To be issued on the Letter head of the Advocate)

To
The Branch Manager
Indian Bank
Branch – **Dankeenganj**,
District- Mirzapur.

Sub:- Title Search & Legal Scrutiny Report with respect of (Detail of Property **Mauja-Baraudha Andar, Tappa-84, Pargana-Kantit, Tehsil-Sadar, District- Mirzapur** owned **Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah R/o New Indra Bhuvan Building, 4th Floor, Room No. 10, 101, Balkeshwar Road, Mumbai, Malwar Hill, Maharashtra-400006, Present Address Mohalla-Pansari Tola, City & District-Mirzapur.**

Ref: Your letter dated

Dear Sir,

As per your instructions, I/We **Sanjeev Kumar Srivastava** Advocate has conducted the Legal Scrutiny of the aforesaid property and investigated the Title of Mr/ Mrs/ Ms **Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah** over his/her/their immovable property as mentioned in the Schedule I & II and conducted a detailed investigation of Title and also conducted the Search of available records (Search Fee receipt No. 2025260009356) of the Index II till **30-04-2025** in Sub Registrar's Office **Sadar**, District- Mirzapur & Plot/ Dag/ Khasra Trace Record for Last 30 years from 01-01-1995 to **30-04-2025** with Revenue Departments to till date and submit my/our report as under.

SCHEDULE-I (Land Owners Details)

s. No.	Particulars	Views/Comments/Opinion of the Advocate
1	Name & Address of the Land owner (Present Owner of the Immovable Property):	Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah
2	Details & Address of the Mortgagor	Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah
3	Details of Sub Registrar's Office, where the property is registered with along with details of registration & Area of land registered under Title Document.	Sale Deed No. 5987 is registered with Sub-Registered Office, Sadar, District- Mirzapur dated on 18-05-2022 at Bahi No. 1, Zild No. 10072, Pages- 105 to 124. Area- 1734.7 Sq/m ie 0.1734 Hect.

SCHEDULE-II

(Details of Immovable Property & Possession Status thereof)

s. No.	Particulars	Views/Comments/Opinion of the Advocate
1	Plot No./Land Revenue Survey Nos.Kh.No. with its area covered under Title Deed.	Village – Baraudha Andar, Arajji No.147, 468/2., 469 & 471 , Tappa-84, Paragna – Kantit, Tehsil – Sadar, District- Mirzapur, Area- 1734.7 Sq/m ie 0.1734 Hect..
2	Detailed address of aforesaid Land/Plot (Village, Patwari Halka No., Kasra No, Block, Municipal Ward No. Tehsil, District,State, Pin code).	Village – Baraudha Andar , Tappa-84, Paragna – Kantit, Tehsil – Sadar, District- Mirzapur.
3	Area of land/Building proposed to be mortgaged.	Area- 0.277 Hect. ie 2770 Sq/m.
4	Boundaries as per Title Deed/ Property documents.	<u>Boundary According to sale deed.</u> East- Land of Ramlala Agrawal West- Land of Kishan Agrawal & CIEL Advisory through Partner Akash Sunil Shah etc. North- Land of Kishan Agrawal & CIEL Advisory through Partner Akash Sunil Shah etc. & Private Rasta 40 feet wide Arajji no. 146 South- Petrol Pump of Mehrotra & House of Kripal Das
5	Nature/Type of Land/Plot.	Property is residential. Property has been approved by Vindhyachal Development authority Mirzapur dated 30-01-2025
6	Nature of Ownership of the Land Owner: a) Free Hold. b) Lease hold. c) Sub Lessee. d) License. e) Undivided share/ interest (with % of share interest)/ HUF property f) Trust Property. g) Title only by possession. h) Any other Type (Please mention the nature thereof).	Full ownership right.

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कलेक्ट्रेट कम्पाउण्ड (बड़े टीन शेड में)
जिला सहकारी बैंक के पास
जिला-मीरजापुर।

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7	Who is in possession of the Property? (If possessed by the Mortgagor, state whether the Mortgagor is in unhindered Possession of the Property and if so, the Period for which he is in possession.	At Present possession of the property is Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah & unhindered Possession of the Property since 18-05-2022
8	If possessed by the Tenant/s, please specify period and onerous terms of Tenancy (Consent Letter/ Document to be taken from the Tenant with a view to hand over the possession by the Tenant in case of default by the Borrower).	No
9	Whether the property is accessible from Road? If yes, whether Public Road/ Private Road/ Right of way as easement? Whether access road/ Pathway from Public Road to the property is through any other property not mortgaged to the Bank?	In the above mentioned sale deed the lane is shown on the north side .
10	Whether SARFAESI Act is applicable on the property / land ?	Yes, SARFAESI Act 2002 is applicable Property is residential. Property has been approved by Vindhyachal Development authority Mirzapur dated 30-01-2025

Description of Documents Scrutinized & Verified:

I /We have examined & verified the Documents as mentioned in the Schedule III attached herewith.

SCHEDULE-(III)

Sl. No.	Date of Document	Name of Document.	Registration Reference No. of Document with date.	Whether Original/ Certified/True copy /Photostat.
1	18-05-2022	Sale deed	Sale Deed No. 5987 is registered with Sub-Registered Office, Sadar, District- Mirzapur dated on 18-05-2022 at Bahi No. 1, Zild No. 10072, Pages- 105 to 124	Original & Certified Copy
2	09-02-2011	Previous Sale deed	Previous Sale Deed No. 616 is registered with Sub-Registered Office, Sadar, District- Mirzapur dated on 09-02-2011 at Bahi No. 1, Zild No. 4207, Pages- 225 to 262	Original & Certified Copy

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3	17-01-2008	Previous Sale deed	Previous Sale deed No. 380 is registered with Sub-Registered Office, Sadar, Distt-Mirzapur on 17-01-2008, Bahi No. 1, Zild No. 3333, Page No. 127 to 170	Certified
5	13-10-2020	Khatauni Fasali year- 1410 to 1415	Issued by Tehsil- Sadar, Mirzapur.	Certified
6	16-03-2025	Khatauni Fasali Year- 1428 to 1433	Issued by Tehsil Sadar, Mirzapur	Bhulekh (Internet Khatauni)
7	30-04-2025	Khatauni Fasali Year- 1428 to 1433	Issued by Tehsil Sadar, Mirzapur	Bhulekh (Internet Khatauni)
8	30-01-2025	Order & Map	Issued by Vindhyachal Development authority Mirzapur	Photo Copy
9	30-04-2025	Form 29 (Search Certificate)	Issued by Sub Registrar office Sadar Mirzapur	Original

1. **Brief History of the Property and how the Owner/ mortgagor has derived Title (If Possible please provide a flow chart also):**

<p>(Brief history of the properties and how the Present owner has acquired/derived the Title. In case the Original title documents covering last 13 years are available, please mention the name of the Vendor who was in possession of the land/ property 13 years back and also the names of the subsequent person in narrative form. If original documents corresponding to last 13 years is/are not available, then certified copies of documents of Title from the concerned Sub Registrar's Office are to be obtained so as to cover a minimum period of 30 years (If space is found insufficient, please furnish information in an Additional Sheet).</p>	<p>(1) Property of Mauja –Baraudha Andar, Arajji No. 130 Mi. 131, 133, 134, 136, 137, 138, 147, 148, 173, 174, 175, 176, 469, 471, Pargana- Kantit, Tehsil-Sadar, District- Mirzapur belonged to Kripal Das S/o Nanhak Chand R/o Station Road, Post- Sadar, Tehsil-Sadar, District- Mirzapur from fasali year- 1390.</p> <p>After this Kripal Das executed through registered sale deed property of Mauja- Baraudha Andar, Arajji No. 130 Mi. 131, 133, 134, 136, 137, 138, 147, 148, 173, 174, 175, 176, 469, 471, Area-1.151 Hect. ie 4 Bigha 11 Biswa in favour of Smt. Neeta Agrawal W/o Ganesh Prasad Agrawal, Smt. Anju Agrawal W/o Vishwanath Prasad Agrawal, Smt. Ranjana Agrawal W/o Banshidhar Agrawal, Smt. Shraddha Agrawal W/o Shri Narayan Ji Agrawal, Smt. Roli Agrawal W/o Shri Tribhuvan Agrawal & Smt. Shivali W/o Shri Triveni Agrawal at Sub Registrar office Sadar Mirzapur dated on 17-01-2008, Bahi No. 1, Zild No. 3333, Page No. 127 to 170, Sale Deed No. 380.</p>
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(2) Property of Mauja –**Baraudha Andar, Araj No. 468/2. Area- 0.0510 Hect.** Pargana- Kantit, Tehsil-Sadar, District- Mirzapur was the name of Shiv Sagar S/o Nawal Kishor from fasali year- 1394 which mention Khatauni Khata No. 00582, Fasali Year- 1416 to 1421.

After this Shiv Sagar S/o Nawal Kishor executed through registered sale deed of said property Mauja-**Baraudha Andar, Araj No. 468/2., Area- 0.0510 Hect.** Tappa-84, Paragna – Kantit, Tehsil – Sadar, District- Mirzapur in favour of Girja Shankar Agrawal S/o Vishwanath Agrawal R/o Pili Kothi, Near Roadways, Nai Basti, Pargana-Kantit, Tehsil-Sadar, District- Mirzapur at Sub Registrar office Sadar, District- Mirtzapur dated on 09-02-2011, Bahi No. 1, Zild No. 4207, Pages- 225 to 262, Sale Deed No. 616.

After this Girja Shankar Agrawal S/o Vishwanath Agrawal & Anju W/o Vishwanath, Shraddha W/o Late Shri Narayan, Shivali W/o Triveni R/o Pansari Tola, Pargana-Kantit, Tehsil-Sadar, District- Mirzapur executed through registered sale deed of said property Mauja- **Baraudha Andar, Araj No. 468/2., 147, 469, 471, Purchased Area- 1734.7 Sq/m,** Tappa-84, Paragna – Kantit, Tehsil – Sadar, District- Mirzapur in favour of **Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah** R/o New Indra Bhuvan Building, 4th Floor, Room No. 10, 101, Balkeshwar Road, Mumbai, Malwar Hill, Maharashtra-400006, Present Address Mohalla-Pansari Tola, City & District- Mirzapur at Sub Registrar office Sadar, District- Mirtzapur dated on 18-05-2022 at Bahi No. 1, Zild No. 10072, Pages- 105 to 124, Sale Deed No. 5987.

At Present Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah is owner of said property.

2. Details of Searches and Investigation and findings:

After scrutiny of the documents as mentioned in the Schedule III and searches of various records, viz., Revenue records and records available in the concerned Sub Registrar's Office (where property is registrable in more than one Additional District Sub- Registrar (ADSR) Office, a verification is to be made in all such ADSR Offices), findings are given below: -

Sl. No.	Particulars	Views/Comments/Opinion of the advocate
1	How the present Land Owner acquired Title over the Property? Whether by Purchase/ Gift /Partition/ Release/ Will /Inheritance /Allotment etc.?	The present Land Owner acquired through registered sale deed.
2	If the property has been transferred by way of Gift/Settlement Deed, whether: -	Not applicable
2.1	The Gift/Settlement Deed is duly stamped and registered?	Not applicable
2.2	Whether, the Gift-Settlement Deed has been duly attested by two witnesses?	Not applicable
2.3	Whether the Gift/ Settlement Deed transfers the property to Done absolutely or under any condition?	Not applicable
2.4	Whether the Done has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	Not applicable
2.5	Whether there is any restriction/legal impediment on the Donor in executing the Gift/settlement deed in question;	Not applicable
2.6	Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join for the creation of mortgage;	Not applicable
2.7	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Not applicable
2.8	What is the nature of Title of the Present Owner i.e. Tenancy Right, full ownership, occupancy right, possessory right, minor's right or any other type of right, clarify.	Full ownership right
3	If property is Lease Hold, then Tenure/ un-expired period of Lease.	Not applicable
3.1	Name of the Lessor & Lessee:	Not applicable
3.2	Whether Lease deed is registered lease deed, as required under State law/ law?	Not applicable
3.3	Whether Terms and Conditions given in Lease deed complied with & Lease is valid and subsisting ?	Not applicable

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3.4	Whether permission is / has been obtained by the Lessee for mortgage? (Please mention the details of permission) Whether the same is required as per Lease? Effects of Not obtaining?	Not applicable
3.5	Any other detrimental Clause in the Lease Deed?	Not applicable
3.6	Whether Bank can Enforce the Mortgage against the property under the provisions of respective Rent Control Acts?	Not applicable
4	If Owner is Company, LLP, Partnership Firm, Trust, Temple (Nyas), Wakf or other entities, how title is affected by its Memorandum and Article of Association, Partnership Deed or Rules of bye laws and what are the precautions to be taken/ compliances to be ensured under respective Deeds or Rules or by-Laws?	No
4.1	Whether any resolution for creation of mortgage is necessary? if so, whether it was taken, give details.	No
4.2.	Details of ROC Search with respect to Charge on Company 's land.	No
5	In case Ownership devolve through Partition Deed/ Court Decree: i. Whether the same is registered under the Law for time being in force and Original thereof is available for deposit.? ii. In case Original is not available and the Partition deed is made in more than one copy at the time of Registration duly signed by all executants, whether: a) to get an affidavit/declaration from the holder of the original partition deed confirming the availability with him and the original not deposited with anybody as security over the share of the prospective mortgagor. b) The shareholder or predecessor in title have been permitted to treat their copy of the partition deed as original for their share.	Not applicable
6	If property to be mortgaged is a Flat/ Apartment, in residential or commercial complex, how far, independent title is ensured and how the enjoyment of common areas and facilities are ensured to the Flat Owner (Mortgagor)?	The above property is proposed for flats, at present it is open land whose map has been approved.
	What are the documents available for creating mortgage?	<u>As per mention SCHEDULE-(III)</u>
	Whether Occupancy Certificate/ Possession Certificate obtained by the Builder/ Developer/	NA

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	Owner from the competent authority? If no, reason thereof.	
	What are the documents/records to be taken from Builders/ Developers/ Owners/ their bankers?	NA
	Status of approval obtained from Development Authority/ Municipal body (Copy of Approval letter to be obtained).	NA
	Whether Purchaser/Allottee is related to the Builder / Developer / Owner? If yes, nature of relationship. In case of purchase, whether purchaser has passed the consideration to the Builder / Developer / Owner)?	NA
	Whether allotment letter issued by the Builder / Developer / Owner has been verified from the records maintained with the Builder / Developer / Owner? Whether execution of Agreement to sale verified from Builder/ Developer / Owner/ Registration Office, if registered?	NA
	Whether there is any other allotment letter issued or tripartite/ bipartite agreement executed by the Builder / Developer / Owner in respect of same Flat? If yes, details thereof.	NA
	Reason for cancellation of earlier allotment, if any, with regard to the subject Flat. (Copy of allotment records of Builder/ Developer / Owner to be obtained)	NA
	Whether any other Agreement to sale has been executed by Builder/ Developer/ Owner in respect of property?	NA
7	In case of Inherited property, whether the Family genealogy ascertained and flow of Title considered in the light of genealogy bearing in mind the provisions of succession laws as applicable to the Parties. The genealogy must be sworn by means of an affidavit by the Party/Parties. Whether Property belongs to HUF?	Not applicable
8	If yes, whether major coparceners have no objections/join in execution, minor's share if any? Rights of female members etc., & effect thereof on the mortgage? (Kindly note that after coming into force of the Hindu Succession (Amendment) Act, 2005, a daughter under Mitakshara Law by birth became a coparcener in her own right like a son)	No
9	In case of devolution of property by a Will, whether the Will has been probated or Letters of Administration is obtained?	No

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10	In case of Purchase through Sale deed: Whether the Seller is/was competent to sell?	Yes
10.1 .	How the Seller acquired the Property?	Yes, Seller acquired the Property through registered sale deed.
10.2	Whether all the previous deeds & link documents till in the name of Present landowner is available? if not available then what is the effect and what is required to be done to make the title perfect? Please specify.	Yes, link documents till in the name of Present land owner is available.
10.3	Whether Seller has transferred clear, legal, marketable title free from all encumbrances in favour of Present Land Owner?	Yes
10.4	Whether Sale consideration has been fully paid by the purchaser and the same has been accepted by the seller? In case the Sale consideration has been paid through Cheque (as mentioned in the conveyance/ sale deed), there are no litigations pending regarding dishonour of cheque between Seller and Purchaser.	Yes
11	In case of Transferor is Power of Attorney (POA) Holder: <ul style="list-style-type: none">• Whether the validity & genuineness of the POA and extent of Powers verified?• Whether the POA is properly executed (stamped/authenticated/ Enforceable as per the Law of the Place?• Whether, it authorizes the Agent to deposit the Title deeds for creation of mortgage over the properties of the Principal for the loan to be availed from Indian Bank by the prospective borrower?• Whether, Power of Attorney empowers the PA holder to borrow on behalf of the Principal?	Not applicable
12	If the property is acquired from Govt./Local Authorities, whether the conveyance deeds are verified with Government records as to its genuineness and whether executed by Competent Authority?	No
12.1	Whether the property forms part of a concession agreement? If yes, details thereof.	No
12.2	Whether Concessionaire is allowed to hypothecate, create charge/ mortgage or other encumbrances for raising fund/ availing finance from the lender/s for the purpose of project? If yes, whether any permission is required and obtained?	No

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12.3	Period of concession granted.	No
12.4	Whether during the period of suspension of concessionaire, lenders have right to substitute the concessionaire?	No
12.5	Whether on financial defaults by the concessionaire, lenders have right to require Authority to undertake Suspension or Termination?	No
12.6	Whether Concession Agreement stipulates conditions of issuance of NOC from the lenders before making Termination payment to the Concessionaire and in the event of failure of Concessionaire procuring NOC, Authority shall be entitled to pay the Termination payment directly to the Lender/s towards the outstanding Debt due to the lender/s.	No
13	Whether minor's interest is involved in the property? if yes Precautions/Permission to be taken to make mortgage perfect/Date of Court permission for mortgage, if permission is already taken (Please provide certified copy of the order also).	No
14	Whether search is made in the registers and the records maintained in the office of Collector and/or revenue authorities/ Municipal corporation /Town and Planning Department and the Civil Court (Whichever are applicable) to ensure: a) Necessary consent of Civic Body or authority to transfer the property was obtained. b) No litigation in respect of the property to be mortgaged is pending before any Forum. c) Identity of the property has been established and there are no circumstances which would create doubts or suspicions, e.g. any material document is alleged to be lost or any document bears any marks or endorsement indicative of having been earlier in evidence in a Court or produced as Surety. d) Whether any Revenue Authority attachment/ Statutory dues attachment /Court attachment is reflected?	Yes, search has been made at Sub-Registrar office Sadar & Revenue record Mirzapur. No In respect of the above property, as far as I inspected the Revenue record and registrar's office Sadar Mirzapaur. I found no litigation is pending. Identity of the property has been established and there are no circumstances which would create doubts or suspicions. No, as per inspection of registrar office Sadar & Revenue record Mirzapur.

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	<p>e) Whether Certified copy of the Title deeds and Parent document tracking back to at least last 13 years from the Title document are obtained from the Sub Registrar's Office by the Panel Advocate and compared with the Original one submitted by the borrower for the LSR for its correctness?</p> <p>f) "No objection certificate "and other documents issued by builders or other organizations Department /Institutions are carefully examined for their genuineness?</p>	<p>Yes, Certified copy of Title deed has been obtained from Sub-Registrar office Sadar, Mirzapur & compared with original sale deed.</p> <p>Not applicable.</p>
15	<p>Period upto which you have verified all the current & previous deeds, chain documents, revenue records, Khasra, Nakal / Khatoni & Rin Pushika (at least for the 13 years in case of all original title chain is available or 30 years in case of any previous owners). Whether same is found correct and title from person to person have been legally transferred till present owners?</p>	<p>All documents have been verified by me which mention (Schedule No. III) and found correct and title from person to person have been legally transferred till present owners during year 1995 to 2025</p>
16	<p>Whether you have verified the contents of the Title deeds? Whether any defect is found in the same? Please elaborate.</p>	<p>Yes</p> <p>No</p>
16.1	<p>Whether the chain of title deeds is original, complete and genuine? or Whether the chain of title deeds have been verified from Certified Copies thereof?</p>	<p>Yes</p>
16.2	<p>Whether title deed contains any restrictive clause in respect of free transfer? In case of property purchased by mortgagor is portion of larger extent of property, whether availability of original parent documents confirmed.</p>	<p>No</p>
16.3	<p>Whether property is demarcated and site plan is available, can it be identified from the Schedule of the Title Documents? Please specify.</p>	<p>Property is residential. Property has been approved by Vindhyachal Development authority Mirzapur dated 30-01-2025</p>
17	<p>Whether any acquisition proceeding is in progress in the area or proposed to be initiated? Whether the same will affect the mortgage or transfer of title of units in favour of respective buyers?</p>	<p>No</p>
18	<p>Whether property is mutated in the name of present Land owners /Transferor & if yes, where? (pl. specify below)</p>	<p>Yes</p>

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18.1	With revenue authority/ Municipal Corporation/ DA/ MPHB/ Nazul/ Any other. (Mention the name of the Document by which it is ascertained)	Yes, Name of Mortgagor has been mutated in Revenue record Tehsil-Sadar, District- Mirzapur.
18.2	If non mutated, reasons thereof and effect of non-mutation.	Name of Mortgagor has been mutated in Revenue record Tehsil-Sadar, District- Mirzapur.
19	Whether the provisions of the Indian Registration Act and the Indian Stamps Act been complied with, in the transactions?	Yes
20	Whether Ownership in the name of present land owner is legal, clear, marketable and free from all encumbrances?	Mortgager has full ownership right of said property & marketable.
21	Whether upto date Diversion Rent/Tax, property Tax, lease rent and other government Taxes are paid? If paid, whether upto date tax receipts have been verified?	Yes
22	If the property is a superstructure like buildings house, flat factory shed etc. a) Whether it is located /proposed to be located in an approved Layout? b) Whether the building is constructed / proposed to be constructed as per the Plan approved by the competent authorities (Corporation, Municipal Council, cantonment Board etc.)? c) Whether the Plan is approved subject to any condition. If so what are the conditions and whether the conditions have been complied with? d) Whether superstructure is assessed to Tax (In case of ready built superstructure)? If yes, then it has been paid up to date. e) Whether clearance/License /Permit have to be obtained from Authorities constituted under Special	Not available

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	Acts like Environment Protection Act 1986, the Air Crafts Act 1934 etc., and if so, whether the same has been obtained. (If any conditions are stipulated while giving clearance/license /Permit the same has to be mentioned in the report. The report should also mention whether the condition has been complied?.	
23	Whether provisions of Urban Land Ceiling Act/ Disturbed Areas Act applicable? ULC clearance/ Permission (Please mention Number & date of permission) or any restriction in transfer of title by the present Land owner? Whether the land belonged to SC/ST and transfers were made as per extant provisions?	No
24	Income Tax clearance certificate, if to be obtained or not to be obtained, please specify.	Not available.
25	Whether all the legal requirements/ permission, under various act/ laws viz. Local laws, Municipal laws, Town & Country Planning Act, Apartment Ownership Act, Land laws, Laws applicable for development of land & Construction of building, Building Regulations, Development Control Regulations, Co-Operative Societies Act etc., in order to develop the project land and or project have been completed and complied?	Not available
26	Whether Real Estate (Regulation and Development) Act, 2016 (RERA) is Applicable? a) If so, Whether Registration was done by Developer/ Promoter as per RERA. The details. b) Whether Dedicated/ Escrow account was opened by Developer/Promoter as per RERA, 2016? c) Whether all the applicable provisions were complied with? d) Whether details of Flat proposed to be purchased, forms part of approved plan available on RERA website? e) Incomplete projects of the builder/ developer, if any? f) Date of registration of projects & Status thereof, including the project in which the Flat is being financed.	Not available.

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जिला सहकारी बैंक के पास
जिला-मीरजापुर।

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	<p>g) Whether the project in which the property situate is complete/ incomplete?</p> <p>h) Proposed date of completion & delays, if any.</p> <p>i) Details of Complaints/ Cases against the builder/ developer.</p>	
27	<p>Investigation in regard to Agricultural Land:</p> <p>Whether the land is under self- cultivation?</p> <p>If land is owned in different Khatas or is under joint share, give specific share in each Khata.</p> <p>Whether land is mutated in the name of land owner? If No. Reasons thereof and legal issues involved therein.</p> <p>If consolidation of holdings/acquisition proceedings etc. is in progress in the area whether transfer of land is possible under state enactments?</p> <p>Whether any prior charge/hidden charge/revenue charge exists against the land, non-encumbrance should be of 13 years preceding the date of the Non Encumbrance Certificate (NEC).</p>	Not Applicable.
28	<p>If agricultural land is being offered for mortgage:</p> <p>Whether permission for conversion of lands from agricultural use to residential/ commercial use is obtained as per local state law (specify date of order/permission and provide a copy thereof)</p> <p>Whether taking mortgage of such land for non-agricultural purposes is possible as per local law.</p> <p>Whether there is any hindrance in applicability of SARFAESI Act on the property?</p>	Not applicable.
29	<p>Whether from the documents produced, there exists any pending litigation with respect to the property offered as security. If yes, please furnish the details.</p>	No, as per inspection of registrar office Sadar & Revenue record Mirzapur.
30	<p>Whether certified copy of title documents obtained and compared with the original Title deeds?</p> <p>a) If no, the reasons thereof</p> <p>b) If yes, whether any discrepancy observed?</p> <p>The details of such discrepancies:</p>	Yes, certified copy of title documents obtained and compared with the original Title deed.
31	<p>Details of CERSAI Registration verification:</p> <p>Whether, details have been verified based on relevant parameters i.e. Plot No./ Dag No./ Khasra No./ Survey No./ Division, Sub-Division No., Flat No., Building Name/ Previous owner's name/ Present owners name etc.</p>	No No

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	Whether any charge subsists in CERSAI? Details thereof.	N.A
32	Details of Physical visit to the property:	Yes
	Date & Time	15-04-2025 & 3 PM
	Observations, if any.	Property is clear and demarcated

(A) CONCLUSION & OPINION:

Accordingly chain of title is complete and legally passed from person to person and accordingly thereby said Shri/Smt. **Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah** derived legal, valid, clear and marketable title over the said immovable property (Land/Plot/Flat/Building/Shed/Factory) and he is able to create equitable mortgage of the said Property in favour of Bank by deposit of Original Registered Title deed of the aforesaid property. With respect to your queries, I opine as under:

S.No.	Queries	Opinion on Creation of Mortgage
1	Whether the mortgage by deposit of original title deeds is possible on the strength of the title deeds scrutinized. If so, the list of documents to be deposited for creation of equitable mortgage over the property offered as security. The person (s) who shall deposit the title deeds with the bank may be stated.	(1) Original Sale Deed No. 5987, Dated on 18-05-2022 (2) Original Previous Sale Deed No. 616 dated on 09-02-2011 (3) Certified Copy of Previous Sale deed No. 380 dated on 17-01-2008 (4) Photo Copy of Order & Map issued by Vindhyachal Development authority Mirzapur (5) Original Form 29 (Search Certificate) issued by Sub Registrar office Sadar Mirzapur to be deposited by the owner / mortgager.
2	If the equitable mortgage by deposit of title deeds is not possible, can there be simple/registered mortgage. If so, list out the documents to be held with the bank in addition to the registered mortgage deed.	<u>Equitable Mortgage is possible.</u>
3.	Any other opinion on simplified procedure/ remission of stamp duty for creation of charge over agricultural/other properties in favour of Commercial Banks as in some states like U.P. Karnataka etc.	No

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CERTIFICATE OF TITLE

1. I Sanjeev Kumar Srivastava advocate certify that Sri/Smt./Messrs Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah has/have a valid clear, absolute, good, perfect and marketable title to the property/ies shown above and the title deeds to the property concerned being original and not duplicate or fake.
2. That the title document mentioned in the chain of title were executed, stamped and registered in accordance with the law. They have the effect of conveying lawful title in favour of the said present owners.
3. I hereby certify that actual search was conducted on the date as mentioned herein the report with respect to the land/revenue records and I do not find anything adverse which prevent the title holders from creating a valid mortgage.
4. This legal opinion has been given without any interest direct or indirect after verifying all the necessary relevant papers, photo copy of which is returned back duly authenticated.

Details of enclosure of report:

1. Certified Copy of Sale Deed No. 5987, dated on 18-05-2022
2. Certified Copy of Previous Sale Deed No. 616, dated on 09-02-2011
3. Certified Copy of Previous Sale deed No. 380 dated on 17-01-2008
4. Certified copy of Khatauni Fasali Year- 1410 to 1415 issued by revenue officer, Sadar, Mirzapur
5. Khatauni Fasali Year- 1428 to 1433 issued by Tehsil Sadar, Mirzapur
6. Khatauni Fasali Year- 1428 to 1433 issued by Tehsil Sadar, Mirzapur
7. Photo Copy of Order & Map issued by Vindhychal Development authority Mirzapur
8. Form 29 (Search Certificate) issued by Sub Registrar office Sadar Mirzapur
9. Inspection receipt issued from Sub-Registrar's office- Sadar, District- Mirzapur.

Signature of the Advocate who has scrutinized

The title deeds/documents

Name of the Advocate: Sanjeev Kumar Srivastava

Place: Collectorate Compound , Mirzapur.

UP Bar Council Registration No. 5752/01

Date: 30-04-2025

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TITLE SEARCH & LEGAL SCRUTINY REPORT

(To be issued on the Letter head of the Advocate)

To
The Branch Manager
Indian Bank
Branch – **Dankeenganj**,
District- Mirzapur.

Sub:- Title Search & Legal Scrutiny Report with respect of (Detail of Property **Mauja-Baraudha Andar, Tappa-84, Pargana-Kantit, Tehsil-Sadar, District- Mirzapur** owned **Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah** R/o New Indra Bhuvan Building, 4th Floor, Room No. 10, 101, Balkeshwar Road, Mumbai, Malwar Hill, Maharashtra-400006, Present Address Mohalla-Pansari Tola, City & District-Mirzapur.

Ref: Your letter dated

Dear Sir,

As per your instructions, I/We **Sanjeev Kumar Srivastava** Advocate has conducted the Legal Scrutiny of the aforesaid property and investigated the Title of Mr/ Mrs/ Ms **Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah** over his/her/their immovable property as mentioned in the Schedule I & II and conducted a detailed investigation of Title and also conducted the Search of available records (Search Fee receipt No. 2025260009357) of the Index II till **30-04-2025** in Sub Registrar's Office **Sadar**, District- Mirzapur & Plot/ Dag/ Khasra Trace Record for Last 30 years from 01-01-1995 to **30-04-2025** with Revenue Departments to till date and submit my/our report as under.

SCHEDULE-I (Land Owners Details)

s. No.	Particulars	Views/Comments/Opinion of the Advocate
1	Name & Address of the Land owner (Present Owner of the Immovable Property):	Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah
2	Details & Address of the Mortgagor	Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah
3	Details of Sub Registrar's Office, where the property is registered with along with details of registration & Area of land registered under Title Document.	Sale Deed No. 5988 is registered with Sub-Registered Office, Sadar, District- Mirzapur dated on 18-05-2022 at Bahi No. 1, Zild No. 10072, Pages- 125 to 142. Area- 0.1260 Hect. ie 1260 Sq/m.

SCHEDULE-II

(Details of Immovable Property & Possession Status thereof)

s. No.	Particulars	Views/Comments/Opinion of the Advocate
1	Plot No./Land Revenue Survey Nos.Kh.No. with its area covered under Title Deed.	Village – Baraudha Andar, Arajji No.467, Tappa-84, Paragna – Kantit, Tehsil – Sadar, District- Mirzapur, Area- 0.1260 Hect. ie 1260 Sq/m.
2	Detailed address of aforesaid Land/Plot (Village, Patwari Halka No., Kasra No, Block, Municipal Ward No. Tehsil, District,State, Pin code).	Village – Baraudha Andar, Tappa-84, Paragna – Kantit, Tehsil – Sadar, District- Mirzapur.
3	Area of land/Building proposed to be mortgaged.	Area- 0.277 Hect. ie 2770 Sq/m.
4	Boundaries as per Title Deed/ Property documents	<u>Boundary According to sale deed.</u> East- Gali 3 Feet Wide & House of Kumari Anushree Anand Jain West- Land of Girja Shankar North- Land of Kishan Agrawal & CIEL Advisory through Partner Akash Sunil Shah etc. South- Petrol Pump of Mehrotra etc.
5	Nature/Type of Land/Plot.	Property is residential. Property has been approved by Vindhyachal Development authority Mirzapur dated 30-01-2025
6	Nature of Ownership of the Land Owner: a) Free Hold. b) Lease hold. c) Sub Lessee. d) License. e) Undivided share/ interest (with % of share interest)/ HUF property f) Trust Property. g) Title only by possession. h) Any other Type (Please mention the nature thereof).	Full ownership right.
7	Who is in possession of the Property? (If possessed by the Mortgagor, state whether the	At Present possession of the property is Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through

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जिला सहकारी बैंक के पास
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	Mortgagor is in unhindered Possession of the Property and if so, the Period for which he is in possession.	Director Sunil Kantilal Shah S/o Kantilal Shah & unhindered Possession of the Property since 18-05-2022
8	If possessed by the Tenant/s, please specify period and onerous terms of Tenancy (Consent Letter/ Document to be taken from the Tenant with a view to hand over the possession by the Tenant in case of default by the Borrower).	No
9	Whether the property is accessible from Road? If yes, whether Public Road/ Private Road/ Right of way as easement? Whether access road/ Pathway from Public Road to the property is through any other property not mortgaged to the Bank?	In the above mentioned sale deed the lane is shown on the east side .
10	Whether SARFAESI Act is applicable on the property / land ?	Yes, SARFAESI Act 2002 is applicable Property is residential. Property has been approved by Vindhyachal Development authority Mirzapur dated 30-01-2025

Description of Documents Scrutinized & Verified:

I /We have examined & verified the Documents as mentioned in the Schedule III attached herewith.

SCHEDULE-(III)

Sl. No.	Date of Document	Name of Document.	Registration Reference No. of Document with date.	Whether Original/ Certified/True copy /Photostat.
1	18-05-2022	Sale deed	Sale Deed No. 5988 is registered with Sub-Registered Office, Sadar, District- Mirzapur dated on 18-05-2022 at Bahi No. 1, Zild No. 10072, Pages- 125 to 142	Original & Certified Copy
2	21-02-2015	Previous Sale deed	Previous Sale Deed No. 1356 is registered with Sub-Registered Office, Sadar, District- Mirzapur dated on 21-02-2015 at Bahi No. 1, Zild No. 5894, Pages- 269 to 308	Original & Certified Copy

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3	08-04-2015	Khatauni Fasali Year- 1421	Issued by revenue officer, Sadar, Mirzapur	Photo Copy
4	18-09-2022	Khatauni Fasali Year- 1424	Issued by revenue officer, Sadar, Mirzapur	Photo Copy
5	05-10-2016	Khasara Fasali Year- 1369	Issued by Tehsil Sadar, Mirzapur	Certified Copy
6	30-01-2025	Order & Map	Issued by Vindhyachal Development authority Mirzapur	Photo Copy
7	30-04-2025	Form 29 (Search Certificate)	Issued by Sub Registrar office Sadar Mirzapur	Original

1. **Brief History of the Property and how the Owner/ mortgagor has derived Title (If Possible please provide a flow chart also):**

<p>(Brief history of the properties and how the Present owner has acquired/derived the Title. In case the Original title documents covering last 13 years are available, please mention the name of the Vendor who was in possession of the land/ property 13 years back and also the names of the subsequent person in narrative form. If original documents corresponding to last 13 years is/are not available, then certified copies of documents of Title from the concerned Sub Registrar's Office are to be obtained so as to cover a minimum period of 30 years (If space is found insufficient, please furnish information in an Additional Sheet).</p>	<p>Property of Mauja – Baraudha Andar, Araj No.467, Area- 0.1260 Hect., Tappa-84, Pargana- Kantit, Tehsil-Sadar, District- Mirzapur was the name of Dhanwanti W/o Ram Narayan R/o Baraudha Andar, Tappa-84, Pargana-Kantit, Tehsil-Sadar, District- Mirzapur from fasali year- 1369.</p> <p>After death of Dhanwanti her son Surya Prasad S/o Ram Narayan became owner of said property.</p> <p>After this Surya Prasad Tiwari executed through registered sale deed of said property Mauja- Baraudha Andar, Araj No.467, Area- 0.1260 Hect. ie 1260 Sq/m. Tappa-84, Paragna – Kantit, Tehsil – Sadar, District- Mirzapur in favour of Ramlala Agrawal S/o Ganesh Prasad Agrawal R/o Pansari Tola, Pargana-Kantit, Tehsil-Sadar, District- Mirzapur at Sub Registrar office Sadar, District- Mirtzapur dated on 21-02-2015, Bahi No. 01, Zild No. 5894, Page No. 269 to 308, Sale Deed No. 1356.</p> <p>After this Ramlala Agrawal S/o Ganesh Prasad Agrawal executed through registered sale deed of said property Mauja- Baraudha Andar, Araj No.467, Area- 0.1260 Hect. ie 1260 Sq/m. Tappa-84, Paragna – Kantit, Tehsil – Sadar, District- Mirzapur in favour of Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah R/o New Indra Bhuvan Building, 4th Floor, Room No. 10,</p>
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	<p>101, Balkeshwar Road, Mumbai, Malwar Hill, Maharashtra-400006, Present Address Mohalla-Pansari Tola, City & District-Mirzapur at Sub Registrar office Sadar, District- Mirtzapur dated on 18-05-2022 at Bahi No. 1, Zild No. 10072, Pages- 125 to 142, Sale Deed No. 5988.</p> <p>At Present Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulabari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah is owner of said property.</p>
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2. Details of Searches and Investigation and findings:

After scrutiny of the documents as mentioned in the Schedule III and searches of various records, viz., Revenue records and records available in the concerned Sub Registrar's Office (where property is registrable in more than one Additional District Sub- Registrar (ADSR) Office, a verification is to be made in all such ADSR Offices), findings are given below: -

Sl. No.	Particulars	Views/Comments/Opinion of the advocate
1	How the present Land Owner acquired Title over the Property? Whether by Purchase/ Gift /Partition/ Release/ Will /Inheritance /Allotment etc.?	The present Land Owner acquired through registered sale deed.
2	If the property has been transferred by way of Gift/Settlement Deed, whether: -	Not applicable
2.1	The Gift/Settlement Deed is duly stamped and registered?	Not applicable
2.2	Whether, the Gift-Settlement Deed has been duly attested by two witnesses?	Not applicable
2.3	Whether the Gift/ Settlement Deed transfers the property to Done absolutely or under any condition?	Not applicable
2.4	Whether the Done has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	Not applicable
2.5	Whether there is any restriction/legal impediment on the Donor in executing the Gift/settlement deed in question;	Not applicable
2.6	Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join for the creation of mortgage;	Not applicable
2.7	Any other aspect affecting the validity of the title passed through the gift/settlement deed.	Not applicable

2.8	What is the nature of Title of the Present Owner i.e. Tenancy Right, full ownership, occupancy right, possessory right, minor's right or any other type of right, clarify.	Full ownership right
3	If property is Lease Hold, then Tenure/ un-expired period of Lease.	Not applicable
3.1	Name of the Lessor & Lessee:	Not applicable
3.2	Whether Lease deed is registered lease deed, as required under State law/ law?	Not applicable
3.3	Whether Terms and Conditions given in Lease deed complied with & Lease is valid and subsisting ?	Not applicable
3.4	Whether permission is / has been obtained by the Lessee for mortgage? (Please mention the details of permission) Whether the same is required as per Lease? Effects of Not obtaining?	Not applicable
3.5	Any other detrimental Clause in the Lease Deed?	Not applicable
3.6	Whether Bank can Enforce the Mortgage against the property under the provisions of respective Rent Control Acts?	Not applicable
4	If Owner is Company, LLP, Partnership Firm, Trust, Temple (Nyas), Wakf or other entities, how title is affected by its Memorandum and Article of Association, Partnership Deed or Rules of bye laws and what are the precautions to be taken/ compliances to be ensured under respective Deeds or Rules or by-Laws?	No
4.1	Whether any resolution for creation of mortgage is necessary? if so, whether it was taken, give details.	No
4.2.	Details of ROC Search with respect to Charge on Company 's land.	No
5	In case Ownership devolve through Partition Deed/ Court Decree: i. Whether the same is registered under the Law for time being in force and Original thereof is available for deposit.? ii. In case Original is not available and the Partition deed is made in more than one copy at the time of Registration duly signed by all executants, whether: a) to get an affidavit/declaration from the holder of the original partition deed confirming the availability with him and the original not deposited with anybody as security over the share of the prospective mortgagor.	Not applicable

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	b) The shareholder or predecessor in title have been permitted to treat their copy of the partition deed as original for their share.	
6	If property to be mortgaged is a Flat/ Apartment, in residential or commercial complex, how far, independent title is ensured and how the enjoyment of common areas and facilities are ensured to the Flat Owner (Mortgagor)?	The above property is proposed for flats, at present it is open land whose map has been approved.
	What are the documents available for creating mortgage?	<u>As per mention SCHEDULE-(III)</u>
	Whether Occupancy Certificate/ Possession Certificate obtained by the Builder/ Developer/ Owner from the competent authority? If no, reason thereof.	NA
	What are the documents/records to be taken from Builders/ Developers/ Owners/ their bankers?	NA
	Status of approval obtained from Development Authority/ Municipal body (Copy of Approval letter to be obtained).	NA
	Whether Purchaser/Allottee is related to the Builder / Developer / Owner? If yes, nature of relationship. In case of purchase, whether purchaser has passed the consideration to the Builder / Developer / Owner)?	NA
	Whether allotment letter issued by the Builder / Developer / Owner has been verified from the records maintained with the Builder / Developer / Owner? Whether execution of Agreement to sale verified from Builder/ Developer / Owner/ Registration Office, if registered?	NA
	Whether there is any other allotment letter issued or tripartite/ bipartite agreement executed by the Builder / Developer / Owner in respect of same Flat? If yes, details thereof.	NA
	Reason for cancellation of earlier allotment, if any, with regard to the subject Flat. (Copy of allotment records of Builder/ Developer / Owner to be obtained)	NA
	Whether any other Agreement to sale has been executed by Builder/ Developer/ Owner in respect of property?	NA

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7	In case of Inherited property, whether the Family genealogy ascertained and flow of Title considered in the light of genealogy bearing in mind the provisions of succession laws as applicable to the Parties. The genealogy must be sworn by means of an affidavit by the Party/Parties. Whether Property belongs to HUF?	Not applicable
8	If yes, whether major coparceners have no objections/join in execution, minor's share if any? Rights of female members etc., & effect thereof on the mortgage? (Kindly note that after coming into force of the Hindu Succession (Amendment) Act, 2005, a daughter under Mitakshara Law by birth became a coparcener in her own right like a son)	No
9	In case of devolution of property by a Will, whether the Will has been probated or Letters of Administration is obtained?	No
10	In case of Purchase through Sale deed: Whether the Seller is/was competent to sell?	Yes
10.1 .	How the Seller acquired the Property?	Yes, Seller acquired the Property through registered sale deed.
10.2	Whether all the previous deeds & link documents till in the name of Present landowner is available? if not available then what is the effect and what is required to be done to make the title perfect? Please specify.	Yes, link documents till in the name of Present land owner is available.
10.3	Whether Seller has transferred clear, legal, marketable title free from all encumbrances in favour of Present Land Owner?	Yes
10.4	Whether Sale consideration has been fully paid by the purchaser and the same has been accepted by the seller? In case the Sale consideration has been paid through Cheque (as mentioned in the conveyance/ sale deed), there are no litigations pending regarding dishonour of cheque between Seller and Purchaser.	Yes
11	In case of Transferor is Power of Attorney (POA) Holder: <ul style="list-style-type: none">• Whether the validity & genuineness of the POA and extent of Powers verified?• Whether the POA is properly executed (stamped/authenticated/ Enforceable as per the Law of the Place?• Whether, it authorizes the Agent to deposit the Title deeds for creation of mortgage over the	Not applicable

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	<p>properties of the Principal for the loan to be availed from Indian Bank by the prospective borrower?</p> <ul style="list-style-type: none">• Whether, Power of Attorney empowers the PA holder to borrow on behalf of the Principal?	
12	If the property is acquired from Govt./Local Authorities, whether the conveyance deeds are verified with Government records as to its genuineness and whether executed by Competent Authority?	No
12.1	Whether the property forms part of a concession agreement? If yes, details thereof.	No
12.2	Whether Concessionaire is allowed to hypothecate, create charge/ mortgage or other encumbrances for raising fund/ availing finance from the lender/s for the purpose of project? If yes, whether any permission is required and obtained?	No
12.3	Period of concession granted.	No
12.4	Whether during the period of suspension of concessionaire, lenders have right to substitute the concessionaire?	No
12.5	Whether on financial defaults by the concessionaire, lenders have right to require Authority to undertake Suspension or Termination?	No
12.6	Whether Concession Agreement stipulates conditions of issuance of NOC from the lenders before making Termination payment to the Concessionaire and in the event of failure of Concessionaire procuring NOC, Authority shall be entitled to pay the Termination payment directly to the Lender/s towards the outstanding Debt due to the lender/s.	No
13	Whether minor's interest is involved in the property? if yes Precautions/Permission to be taken to make mortgage perfect/Date of Court permission for mortgage, if permission is already taken (Please provide certified copy of the order also).	No

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<p>14</p>	<p>Whether search is made in the registers and the records maintained in the office of Collector and/or revenue authorities/ Municipal corporation /Town and Planning Department and the Civil Court (Whichever are applicable) to ensure:</p> <p>a) Necessary consent of Civic Body or authority to transfer the property was obtained.</p> <p>b) No litigation in respect of the property to be mortgaged is pending before any Forum.</p> <p>c) Identity of the property has been established and there are no circumstances which would create doubts or suspicions, e.g. any material document is alleged to be lost or any document bears any marks or endorsement indicative of having been earlier in evidence in a Court or produced as Surety.</p> <p>d) Whether any Revenue Authority attachment/ Statutory dues attachment /Court attachment is reflected?</p> <p>e) Whether Certified copy of the Title deeds and Parent document tracking back to at least last 13 years from the Title document are obtained from the Sub Registrar's Office by the Panel Advocate and compared with the Original one submitted by the borrower for the LSR for its correctness?</p> <p>f) "No objection certificate "and other documents issued by builders or other organizations Department /Institutions are carefully examined for their genuineness?</p>	<p>Yes, search has been made at Sub-Registrar office Sadar & Revenue record Mirzapur.</p> <p>No</p> <p>In respect of the above property, as far as I inspected the Revenue record and registrar's office Sadar Mirzapur. I found no litigation is pending.</p> <p>Identity of the property has been established and there are no circumstances which would create doubts or suspicions.</p> <p>No, as per inspection of registrar office Sadar & Revenue record Mirzapur.</p> <p>Yes, Certified copy of Title deed has been obtained from Sub-Registrar office Sadar, Mirzapur & compared with original sale deed.</p> <p>Not applicable.</p>
<p>15</p>	<p>Period upto which you have verified all the current & previous deeds, chain documents, revenue records, Khasra, Nakal / Khatoni & Rin Pushika (at least for the 13 years in case of all original title chain is available or 30 years in case of any previous owners). Whether same is found correct and title from person to person have been legally transferred till present owners?</p>	<p>All documents have been verified by me which mention (Schedule No. III) and found correct and title from person to person have been legally transferred till present owners during year 1995 to 2025</p>
<p>16</p>	<p>Whether you have verified the contents of the Title deeds? Whether any defect is found in the same? Please</p>	<p>Yes No</p>

संजीव कुमार श्रीवास्तव

एडवोकेट

कलेक्ट्रेट कम्पाउण्ड (बड़े टीन शेड में)
जिला सहकारी बैंक के पास
जिला-मीरजापुर।

मो0 9335744365, 9919033423

निवास

नई कालोनी, महुअरिया
जिला-मीरजापुर

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	elaborate.	
16.1	Whether the chain of title deeds is original, complete and genuine? or Whether the chain of title deeds have been verified from Certified Copies thereof?	Yes
16.2	Whether title deed contains any restrictive clause in respect of free transfer? In case of property purchased by mortgagor is portion of larger extent of property, whether availability of original parent documents confirmed.	No
16.3	Whether property is demarcated and site plan is available, can it be identified from the Schedule of the Title Documents? Please specify.	Property is residential. Property has been approved by Vindhyaachal Development authority Mirzapur dated 30-01-2025
17	Whether any acquisition proceeding is in progress in the area or proposed to be initiated? Whether the same will affect the mortgage or transfer of title of units in favour of respective buyers?	No
18	Whether property is mutated in the name of present Land owners /Transferor & if yes, where? (pl. specify below)	Yes
18.1	With revenue authority/ Municipal Corporation/ DA/ MPHB/ Nazul/ Any other. (Mention the name of the Document by which it is ascertained)	Yes, Name of Mortgagor has been mutated in Revenue record Tehsil-Sadar, District- Mirzapur.
18.2	If non mutated, reasons thereof and effect of non-mutation.	Name of Mortgagor has been mutated in Revenue record Tehsil-Sadar, District- Mirzapur.
19	Whether the provisions of the Indian Registration Act and the Indian Stamps Act been complied with, in the transactions?	Yes
20	Whether Ownership in the name of present land owner is legal, clear, marketable and free from all encumbrances?	Mortgager has full ownership right of said property & marketable.
21	Whether upto date Diversion Rent/Tax, property Tax, lease rent and other government Taxes are paid? If paid, whether upto date tax receipts have been verified?	Yes
22	If the property is a superstructure like buildings house, flat factory shed etc. a) Whether it is located /proposed to be located in an	Not available

	<p>approved Layout?</p> <p>b) Whether the building is constructed / proposed to be constructed as per the Plan approved by the competent authorities (Corporation, Municipal Council, cantonment Board etc.)?</p> <p>c) Whether the Plan is approved subject to any condition. If so what are the conditions and whether the conditions have been complied with?</p> <p>d) Whether superstructure is assessed to Tax (In case of ready built superstructure)? If yes, then it has been paid up to date.</p> <p>e) Whether clearance/License /Permit have to be obtained from Authorities constituted under Special Acts like Environment Protection Act 1986, the Air Crafts Act 1934 etc., and if so, whether the same has been obtained. (If any conditions are stipulated while giving clearance/license /Permit the same has to be mentioned in the report. The report should also mention whether the condition has been complied?.</p>	
23	Whether provisions of Urban Land Ceiling Act/ Disturbed Areas Act applicable? ULC clearance/ Permission (Please mention Number & date of permission) or any restriction in transfer of title by the present Land owner? Whether the land belonged to SC/ST and transfers were made as per extant provisions?	No
24	Income Tax clearance certificate, if to be obtained or not to be obtained, please specify.	Not available.
25	Whether all the legal requirements/ permission, under various act/ laws viz. Local laws, Municipal laws, Town & Country Planning Act, Apartment Ownership Act, Land laws, Laws applicable for development of land & Construction of building, Building Regulations, Development Control Regulations, Co-Operative Societies Act etc., in order to develop the project land and or project have been completed and complied?	Not available
26	Whether Real Estate (Regulation and Development) Act, 2016 (RERA) is Applicable? a) If so, Whether Registration was done by Developer/ Promoter as per RERA. The details. b) Whether Dedicated/ Escrow account was opened by Developer/Promoter as per RERA, 2016? c) Whether all the applicable provisions were	Not available.

संजीव कुमार श्रीवास्तव

एडवोकेट

कलेक्ट्रेट कम्पाउण्ड (बड़े टीन शेड में)
जिला सहकारी बैंक के पास
जिला-मीरजापुर।

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नई कालोनी, महुअरिया
जिला-मीरजापुर

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	<p>complied with?</p> <p>d) Whether details of Flat proposed to be purchased, forms part of approved plan available on RERA website?</p> <p>e) Incomplete projects of the builder/ developer, if any?</p> <p>f) Date of registration of projects & Status thereof, including the project in which the Flat is being financed.</p> <p>g) Whether the project in which the property situate is complete/ incomplete?</p> <p>h) Proposed date of completion & delays, if any.</p> <p>i) Details of Complaints/ Cases against the builder/ developer.</p>	
27	<p>Investigation in regard to Agricultural Land:</p> <p>Whether the land is under self- cultivation?</p> <p>If land is owned in different Khatas or is under joint share, give specific share in each Khata.</p> <p>Whether land is mutated in the name of land owner? If No. Reasons thereof and legal issues involved therein.</p> <p>If consolidation of holdings/acquisition proceedings etc. is in progress in the area whether transfer of land is possible under state enactments?</p> <p>Whether any prior charge/hidden charge/revenue charge exists against the land, non-encumbrance should be of 13 years preceding the date of the Non Encumbrance Certificate (NEC).</p>	Not Applicable.
28	<p>If agricultural land is being offered for mortgage:</p> <p>Whether permission for conversion of lands from agricultural use to residential/ commercial use is obtained as per local state law (specify date of order/permission and provide a copy thereof)</p> <p>Whether taking mortgage of such land for non-agricultural purposes is possible as per local law.</p> <p>Whether there is any hindrance in applicability of SARFAESI Act on the property?</p>	Not applicable.
29	<p>Whether from the documents produced, there exists any pending litigation with respect to the property offered as security. If yes, please furnish the details.</p>	No, as per inspection of registrar office Sadar & Revenue record Mirzapur.
30	<p>Whether certified copy of title documents obtained and compared with the original Title deeds?</p> <p>a) If no, the reasons thereof</p>	Yes, certified copy of title documents obtained and compared with the original Title deed.

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	b) If yes, whether any discrepancy observed? The details of such discrepancies:	
31	Details of CERSAI Registration verification:	No
	Whether, details have been verified based on relevant parameters i.e. Plot No./ Dag No./ Khasra No./ Survey No./ Division, Sub-Division No., Flat No., Building Name/ Previous owner's name/ Present owners name etc.	No
	Whether any charge subsists in CERSAI? Details thereof.	N.A
32	Details of Physical visit to the property:	Yes
	Date & Time	15-04-2025 & 3 PM
	Observations, if any.	Property is clear and demarcated

(A) CONCLUSION & OPINION:

Accordingly chain of title is complete and legally passed from person to person and accordingly thereby said Shri/Smt. **Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah** derived legal, valid, clear and marketable title over the said immovable property (Land/Plot/Flat/Building/Shed/Factory) and he is able to create equitable mortgage of the said Property in favour of Bank by deposit of Original Registered Title deed of the aforesaid property. With respect to your queries, I opine as under:

S.No.	Queries	Opinion on Creation of Mortgage
1	Whether the mortgage by deposit of original title deeds is possible on the strength of the title deeds scrutinized. If so, the list of documents to be deposited for creation of equitable mortgage over the property offered as security. The person (s) who shall deposit the title deeds with the bank may be stated.	(1) Original Sale Deed No. 5988, Dated on 18-05-2022 (2) Original Previous Sale Deed No. 1356 dated on 21-02-2015 (3) Photo Copy of Order & Map issued by Vindhychal Development authority Mirzapur (4) Original Form 29 (Search Certificate) issued by Sub Registrar office Sadar Mirzapur to be deposited by the owner / mortgager.
2	If the equitable mortgage by deposit of title deeds is not possible, can there be simple/registered mortgage. If so, list out the documents to be held with the bank in addition to the registered mortgage deed.	<u>Equitable Mortgage is possible.</u>
3.	Any other opinion on simplified procedure/ remission of stamp duty for creation of charge over agricultural/other properties in favour of Commercial Banks as in some states like U.P. Karnataka etc.	No

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CERTIFICATE OF TITLE

1. I Sanjeev Kumar Srivastava advocate certify that Sri/Smt./Messrs Kunj Bihari Lal Reality Pvt. Ltd. Corporate Office 117 Kika Street Gulalbari, Mumbai 4 Through Director Sunil Kantilal Shah S/o Kantilal Shah has/have a valid clear, absolute, good, perfect and marketable title to the property/ies shown above and the title deeds to the property concerned being original and not duplicate or fake.
2. That the title document mentioned in the chain of title were executed, stamped and registered in accordance with the law. They have the effect of conveying lawful title in favour of the said present owners.
3. I hereby certify that actual search was conducted on the date as mentioned herein the report with respect to the land/revenue records and I do not find anything adverse which prevent the title holders from creating a valid mortgage.
4. This legal opinion has been given without any interest direct or indirect after verifying all the necessary relevant papers, photo copy of which is returned back duly authenticated.

Details of enclosure of report:

1. Certified Copy of Sale Deed No. 5988, dated on 18-05-2022
2. Certified Copy of Previous Sale Deed No. 1356, dated on 21-02-2015
3. Khatauni Fasali Year- 1421 issued by revenue officer, Sadar, Mirzapur
4. Khatauni Fasali Year- 1424 issued by revenue officer, Sadar, Mirzapur
5. Certified Copy of Khasara Fasali Year- 1369 issued by Tehsil Sadar, Mirzapur
6. Photo Copy of Order & Map issued by Vindhyachal Development authority Mirzapur
7. Form 29 (Search Certificate) issued by Sub Registrar office Sadar Mirzapur
8. Inspection receipt issued from Sub-Registrar's office- Sadar, District- Mirzapur.

Signature of the Advocate who has scrutinized

The title deeds/documents

Name of the Advocate: Sanjeev Kumar Srivastava

Place: Collectorate Compound , Mirzapur.

UP Bar Council Registration No. 5752/01

Date: 30-04-2025